



Mimi Higgins

Myeshia Higgins, we're here to help you

1 message

FirstSource Advantage <Support@vvt.firstsourceadvantage.com>
Reply-To: Support@vvt.firstsourceadvantage.com
To: [REDACTED]

Tue, Nov 12, 2024 at 9:09 AM



Creditor Name : Vivint, Inc.

Account Last 4 Digit :6999

Current Balance : \$1,725.43

Select a plan to resolve your Vivint, Inc. balance

Myeshia Higgins,

We've been trying to contact you in regards to your outstanding balance of \$1,725.43 for your Vivint, Inc. account.

Review your options and select a payment arrangement that works for you.

Please reply to this email if you have any questions or concerns. We're here to help.

**Make A Payment**

Sincerely,
Firstsource Advantage, LLC
A Professional Debt Collection Agency

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Unsubscribe: If you wish to unsubscribe from receiving collection emails about this account, click here to remove this address.

Contact Us

By Phone: 855-913-5788

Hours of Operation: Monday through Friday 9 a.m. - 6 p.m. ET.

Mial payments to: PO Box 1045, Buffalo, NY 14240-1045

Mail correspondence to: 205 Bryant Woods South, Amherst, NY 14228-3609

State and Local Disclosures

We are required under certain state and local laws to notify consumers of those states or localities of the following rights. This does not contain a complete list of the rights consumers have under federal, state and local laws.

ADDITIONAL INFORMATION FOR CALIFORNIA RESIDENTS: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

California license number 10897-99.

ADDITIONAL INFORMATION FOR COLORADO RESIDENTS: Our Colorado address is located at 8690 Wolff Court, Suite 110, Westminster, CO 80031. The phone number is 855-913-5788.

A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR

COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDITUNIT/ COLLECTION-AGENCY-REGULATION/](https://coag.gov/office-sections/consumer-protection/consumer-creditunit/collection-agency-regulation/).

COLORADO LAW PROHIBITS CREDIT BUREAUS FROM REPORTING MEDICAL DEBT OR FACTORING MEDICAL DEBT INTO A CREDIT SCORE UNLESS THE CONSUMER REPORT IS TO BE USED IN CONNECTION WITH A CREDIT TRANSACTION THAT INVOLVES, OR THAT MAY REASONABLY BE EXPECTED TO INVOLVE, A PRINCIPAL AMOUNT THAT EXCEEDS THE NATIONAL CONFORMING LOAN LIMIT VALUE FOR A ONE-UNIT PROPERTY AS DETERMINED BY THE FEDERAL HOUSING FINANCE AUTHORITY.

ADDITIONAL INFORMATION FOR DISTRICT OF COLUMBIA RESIDENTS:

If your debt has not been reduced to a judgment by a court, you have the right to request the following information concerning your debt:

- (1) Documentation of the name of the original creditor as well as the name of the current creditor or owner of your debt;**
- (2) Your last account number with the original creditor;**
- (3) A copy of the signed contract, signed application, or other documents providing evidence of your liability and its terms;**
- (4) The date that your debt was incurred;**
- (5) The date of your last payment, if applicable; and**
- (6) An itemized accounting of the amount claimed to be owed including the amount of the principal, the amount of any interest, fees, or charges, and whether the charges were imposed by the original creditor, a debt collector, or a subsequent owner of the debt.**

You may request the above information by contacting us by phone, mail, or email at the following:

Address: 205 Bryant Woods South, Amherst, NY 14228

Phone: 855-913-5788

E-mail Address: inquiries@na.firstsource.com

You might have income or resources that are protected from being taken by debt collectors. These might include certain sources of income, funds, or property, including, but not limited to, Social Security, Supplemental Security Income (SSI), disability or unemployment benefits, veteran's

benefits, or child support payments. If you believe your property or income may be protected, you may wish to seek legal advice, including at a legal services provider or legal aid office, before paying this debt.

ADDITIONAL INFORMATION FOR MASSACHUSETTS RESIDENTS:

NOTICE OF IMPORTANT RIGHTS YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

Additional Information for Minnesota Residents:

This collection agency is licensed by the Minnesota Department of Commerce.

ADDITIONAL INFORMATION FOR NEW YORK STATE RESIDENTS: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; 11. Ninety percent of your wages or salary earned in the last sixty days.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including, but not limited to:

- i) the use or threat of violence;
- ii) the use of obscene or profane language; and
- iii) repeated phone calls made with the intent to annoy, abuse, or harass.

You may request communications in large print by calling 855-913-5788.

ADDITIONAL INFORMATION FOR NEW YORK CITY RESIDENTS: New York City Department of Consumer Affairs License No. 1262554.

Firstsource Advantage, LLC conducts its business in English, however, we are able to provide limited foreign language access services but cannot guarantee such services will be available at all times during the workday. A translation and description of commonly-used debt collection terms will be available in multiple languages on the DCA's website, www.nyc.gov/dca

ADDITIONAL INFORMATION FOR NORTH CAROLINA RESIDENTS: NORTH CAROLINA DEPARTMENT OF INSURANCE PERMIT COMPANY NUMBER 119500670.

ADDITIONAL INFORMATION FOR TENNESSEE RESIDENTS: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Additional Information for Wisconsin Residents:

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, dfi.wi.gov.